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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete if Known	
				Application Number	09/802,481-Conf. #5875
				Filing Date	March 6, 2001
				First Named Inventor	Paul Willard
				Art Unit	3692
				Examiner Name	N. Subramanian
Sheet	1	of	6	Attorney Docket Number	132538-1014

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1*	US-6,567,791	05-20-2003	Lent et al.	
	A2*	US-6,064,987	05-16-2000	Walker et al.	
	A3*	US-6,272,506	08-07-2001	Bell	
	A4*	US-6,289,319	09-11-2001	Lockwood	
	A5*	US-6,311,169	10-30-2001	Duhon	
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	A18*	US-6,144,991	11-07-2000	England	
	A19*	US-6,167,395	12-26-2000	Beck et al.	

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		Country Code ³ -Number ⁴ -Kind Code ⁵ (<i>if known</i>)				
	B1	WO-9944152	09-02-1999	Koninkl Philips Electronics Nv et al.		
	B2	WO-9909470	02-25-1999	Citicorp Dev Center Inc		
	B3	WO-9845797	10-15-1998	Propay U.S.A.		

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	A21*	US-6,516,421	02-04-2003	Peters et al.	
	A22*	US-6,535,492	03-18-2003	Shtivelman	
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	A32*	US-20030055778	03-01-2003	ERLANGER	
	A33*	US-6,542,936-B1	04-01-2003	Mayle e al.	
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	A36*	US-5,724,155-A	03-03-1998	Saito	
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	A54*	US-6,049,784	04-11-2000	Weatherly et al.	
	A55*	US-5,963,625	10-05-1999	Kawecki et al.	
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1	"Creditnet.com--An Online Guide to Credit Cards", http://www.creditnet.com .	
	C2	Kantrow, Yvette D., "Banks Press Cardholders to Take Cash Advances", American Banker, v. 157, n. 18, pp. 1-2. Jan. 28, 1992.	
	C3	Black, H.C., Black's Law Dictionary, p. 1586-1589, West Publishing Co., St. Paul, Minnesota, 1990.	
	C4	Emigh, J., "AnswerSoft Unveils Concerto for Web-Based Call Centers Feb. 5, 1996," Newsbytes, Feb. 5, 1997.	
	C5	Grigonis, R., "Webphony--It's not Just Callback Buttons Anymore," Computer Telephony, p. 92, Dec., 1997.	
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	C7	Sweat, J., "Human Touch--A New Wave of E-Service Offerings Blends the Web, E-Mail, and Voice Bringing People back into the Picture," Informationweek, Oct. 4, 1999.	
	C8	Kirkpatrick, K., "Electronic Exchange 2000, The," Computer Shopper, Nov. 1999.	
	C9	Anon., "InstantService.com Teams with Island Data to provide Integrated Solution for Online Customer Response," Business Wire, May 22, 2000.	
	C10	Kersnar, S., "Countrywide Offers Proprietary Technology for Online Wholesale Lending," National Mortgage News, vol. 24, No. 38, p. 8, Jun. 5, 2000.	

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	C11	Microsoft Press Computer Dictionary, Third Edition, Microsoft Press, Redmond, 1997, pp. 88 and 265.	
	C12	Whiteside, D.E., "One Million and Counting," Collections and Credit Risk, vol. 1, No. 11, p. 38, Nov. 1996.	
	C13	Fickenscher, L., "Providian Undercuts rivals with 7.9% Rate Offer," American banker, vol. 163, p. 16, Oct. 8, 1998.	
	C14	Fargo, J., "The Internet Specialists," Credit Card Management, vol. 11, No. 10, pp. 38-45, Jan. 1999.	
	C15	Lemay, T., "Browsing for a Mortgage a Click away," Financial Post, p. 1, Jan. 15, 2000.	
	C16	Wijnen, R., "Banks Fortify Online Services," Bank Technology News, vol. 13, No. 3, p. 8, Mar., 2000.	
	C17	Armstrong, Douglas "Firststar Web Site Helps Add Up Future", Milwaukee Journal Sentinel, March 28, 1996, Final Edition, front page through page 8.	
	C18	Anon. "IAFC Launches NextCard, The First True Internet VISA," Business Wire, New York: February 6, 1998, pg. 1 (3 pages).	
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	C23	Hibbard, Justin; Dalton, Gregory; Thyfault, Mary E.; "Web-based Customer Care," InformationWeek, June 1, 1998, 684, 18-20 (3 pages).	
	C24	"ESL Federal Credit Union Inaugurates Internet Target Marketing," PR Newswire, 210, October 6, 1998 (3 pages).	
	C25	Nash, Kim S. "Calling all Customers," Computerworld, December 1997, p. 25 and 28 (2 pages).	
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